Member Business Lending

Regulators' Perspective

Webinar Hosted by NCUA Board Member Gigi Hyland November 18, 2009

Guidance and References

- Federal Credit Union Act
 - o § 107A
- NCUA Rules & Regulations
 - o **701.22**
 - 0 722
 - 0 723
- NCUA Examiner Guide
 - o Appendix 10A
- AIRES Exam Questionnaires
 - Business loans
 - Participation loans
 - o SBA
 - Third party relationships
- Legal Opinion Letters
 - Listed by year
 - Identified by subject
 - Look for key words and phrases such as "business lending," "participations," "third party," etc.
- FFIEC Policy Statement on Commercial Real Estate Loan Workouts
- Concentrations in Commercial Real Estate Lending
- Evaluating Loan Participation Programs
- **Evaluating Residential Real Estate Loan Modification Programs**
- **Evaluating Third Party Relationships**